CAPITAL $50,000.00. SURPLUS "EARNED" $150,000.00.

We Cordially Extend to You the Benefits of Our Christmas Club.

Which is a Convenient Plan for Everyone to Save Money for Christmas or for Any Purpose in Convenient Amounts Deposited Regularly.

Christmas Giving

The Spirit of Christmas is manifested in the giving of gifts.

There's happiness in making others happy. There's joy in exchanging greetings—in giving generously to those whom you love. There's a world of satisfaction in giving where your good-will will cheer and benefit others.

And think what Christmas giving means to the "kiddies."

Doesn't it make your heart leap to think of their faith in "Santa"—of the wonderful things he will bring—of their delight when they find the stockings bulging on Christmas morning and the unbounded merriment that follows for days and weeks?

Don't Miss It

Don't deny yourself, your family and others the pleasure and festivities of the greatest of all holidays. Start now. Plan now to enjoy them to the fullest extent. Don't let anything interfere. Don't take chances on anything happening.

Don't be handicapped for money.

Make it a "sure thing."

You can have all the money you will need for Christmas, and more too.

All you have to do is to come to this bank and enroll in one or more classes in our

Christmas Club

The first deposit makes you a member. You keep on depositing specified amounts weekly.

You will get back every cent you pay in with 4% interest.

You will find our Christmas Club also very helpful in providing money to pay Taxes, Insurance, Interest, etc. You can keep up the small deposits without inconvenience or self denial, and when the obligation comes due you will be sure to have the money to meet it.

Come In Let Us Talk It Over With You.

The Westminster Savings Bank,

Remember we are open Saturday Evenings 7 to 9 P. M. **Westminster, Md.**

Radio Batteries

We carry a full line of

Willard "A" and "B"

Storage Batteries For Radio.

Boyd Battery Company,

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Automobile Painters and Body Builders,

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PLANT—56 West Main Street, Westminster, Md.

AGENT FOR

Columbia Automobiles.

City Property For Sale

Six-room, Brick House with electric lights and city water. Has just been gone over and put in first class condition. All outbuildings newly built. Price only $2,800.

MILTON A. SULLIVAN

51 West Main Street Westminster, Md.

MELROSE

Several weeks ago, Mr. Melvin Unger, working for Thomas, Bennett, and Hunter Co., of Westminster, had his hand slightly hurt, which developed into a severe case of blood poison. At this writing he is critically ill.

One day last week a representative of a Baltimore sewing corporation, was circulating in our town and surrounding community, to learn if fifty girls could be secured to work in a sewing factory in or near Black Rock on piece work next spring if such a factory should become a reality.

A brother of Mr. Otto Harman, located in the far west the past 30 years, paid a flying visit to his relatives and friends. When the brothers met, our Mr. Harmon did not recognize his brother. He is an engineer, being regularly in service between Seattle and Walla Walla, Washington, for 23 years, except eighteen months, when he was in service in France during the World War, being one of the aeroplane scouts, at one time passing over the "Holy Land," getting a glimpse of that interesting place at close range.

Corn is a tremendous crop in the middle west, most of it is "shucked," and the shredding machines are turning the fodder into feed, our correspondents inform us.

On Thursday of last week, while Harry R. Shaeffer and his father, painters, were moving ladders and painting materials through town, the automobile accidentally went down over a slight bank, turning turtle. The occupants escaped with a few slight bruises, but the top of the machine is a total wreck.

Miss Minnie Shaffer, who, about six weeks ago, was run down by an automobile, came back from the hospital nearly two weeks ago, and is doing as well as can be expected.

Mr. Ervin Sterner, of near Krider's school house, is threatened with appendicitis.

Mr. Noah Sullivan has not yet been able to move to Hanover, as his house is not yet vacant. It seems that all the houses are occupied, and more needed.

Soon the by-roads will furnish news of machines to be pulled out of deep mud. Even now, the season has opened, as a loaded truck was stuck on the county road between the macadam highway and Ebbvale. We were not able to learn the owner's name but there was a litter of pigs among other things on the truck over Saturday night.

A large crowd was present to hear Rev. Reimeyer preach his dedicatory sermon from the text as found in 1 Corinthians 2: 2, "For I determined not to know anything among you save Jesus Christ and Him crucified." It is a noticeable fact that some who Seldom if ever attended services at the Emmanuel Lutheran church, are now regularly present and deeply interested.

We wish to congratulate John Menchey and Mary Weaver, of near Manchester, who were married at Silver Run last Saturday.

BLUE RIDGE COLLEGE

The second number of the College Lecture Course will be presented in the Auditorium on Friday evening, December 14, 1923. The attraction will be the Maclarren Symphony Quartet. "The members of this organization interpret in instrumental solos, duets, trios and ensemble numbers, the composition of the older masters as well as the best production of the more modern composers. Their ensemble instrumentation consists of Violin, Viola, Cello and piano."

Mr. Wilbur Malcolm, a professor in University of Maryland and Mr. Kenneth Malcolm, cashier in the bank at Barton, Md., visited their sister Mary, at the college last Sunday. They were accompanied by Mr. Joseph Elliot, Philadelphia, Pa.

Some of the students attended the wedding of George Bowers, graduate of Preparatory school, Class of '23, to Miss Margaret Myers, at Westminster, Thanksgiving day. Mr. and Mrs. Bowers will reside in Elizabethtown, Pa.

Ernest Cool, of Wyoming, Del., visited his brother and sister at the college last week.

Mr. Hobart Speicher, of Accident, Md., was a recent visitor at the college.

Miss Alma Shipley, of Westminster, who has been making a good record at the college, spent Thanksgiving with her parents.

Mr. Allen C. Flora and family, of Roanoke, Va., spent Thanksgiving day with Dr. Henry and family.

Miss Waltine Brower, a teacher in Bridgewater Academy, Bridgewater, Va., spent several days over Thanksgiving visiting friends at the college.

Many of the students spent Thanksgiving with home folks. About a dozen remained at the college.

Prof. Flohr had the misfortune of spraining his ankle. He is able to get around with the help of crutches.

MANCHESTER

The building on the the South East corner of Main and York streets is one of long standing, a well built building of long ago and for a number of years was the principal store, doing a good business for a number of years by the Hoffackers and since then became known as the Hoffacker corner and is the rendevous for persons to enjoy the benches at their pleasure. Lately it has been the property of L. H. Hoffacker, of Hanover, who several years ago sold it to a Mr. Hare who held it for rental. The ElDallo Company took a lease on it and used the large store room to store tobacco. Lately it was for sale and in the bargaining the ElDallo Company bought it for $6500.00 and then sold it to Horatio S. Oursler, the manager of their factory here. On Friday the ElDallo people, Oursler & Hare, went to Westminster where the deeds were executed, where Oursler wrote out a check for $6500.00 getting a deed from the ElDallo people and they in turn paid the check to Hare who gave them a deed. Contractor Hoffacker had some of his workmen doing repairing and recovering the awning and giving the living part a thorough cleaning and will put the store room in first class condition ready to lease or sell. It is much to his credit to come to the front and make such a change as he is bringing about in the center of the town booked too that he could draw a check for the above amount but he has the full confidence of his employers and takes care of No. 1. A little say of ours is that some one with capital and experience should take hold of it and open up a place where the general public can be entertained, giving them the best of the market nicely served, with lodging to correspond, for which the travelling public is ready to pay the price; think it over and get in communication with Mr. Oursler who will talk business.

On Saturday evening, December 1, the members of Daniel & Jacob Lodge No. 23 I. O. O. F. at their regular meeting initiated a candidate and elected the officers for the ensuing year. William H. Monath, Noble Grand; Walter W. Wentz, Vice-Grand; W. A. Burgoon, Rec.-Secretary; C. V. Lippy, Financial Secretary; O. Reed, Treasurer; R. P. Martin, Chaplain; Geo. M. Motter, Marshall; Reps. to the Grand Lodge, R. P. Martin, J. W. Burns, H. B. Burgoon, Charles Horie, Wm. C. Brilhart and Wm. Merkle.

The dinner of the Willing Workers' Aid Society on Wednesday evening was fine but the attendance was disappointing.

Contractor Hoffacker has a number of his workmen fitting up and repairing the canning factory, at Linesboro, to be in readiness for the new company.

Thanksgiving day was not generally observed, the bank, stores and schools were closed.

Mrs. D. G. Everhart, of Frederick, was a week-end visitor of her grandmother, Mrs. Washington Musselman, on N. Main st.

Dr. H. M. Keller was put to bed suffering from erysidelas last week but now is convalesing.

Prof. and Mrs. Horace Garrett, of Baltimore, spent Thanksgiving with their father, Mr. Ephriam Garrett, who informed us that their home in Baltimore was broken into and gone through, only a pocketbook with several dollars in it was missing.

Miss Sadie C. Masenhimer and John B. Baker spent Thanksgiving with Mr. Baker's sister, Mrs. Shaffer and family, at Thurmont.

Mr. and Mrs. Arthur Burgoon moved into their new home on York street lats week and when the outside yard is fully graded they can be proud of it.

E. L. Carr turned things topsy turvy in his store on Thanksgiving day. The floor arrangement gave way to a Christmas display that is fine; also an electrical display in the windows.

Malcolm Oursler sold his home on Foundry Avenue to Roy Abbot for $1650.00, possession in the spring.

David Green and family moved from near Maple Grove and accupied the Gensler home on South Main street after Gensler and family left and moved to the jail at Westminster. Henry is Deputy under Sheriff Phillips.

George Rusk had the banner hog this far 528½ others had 400, but the butcherings were scarce to what they used to be.

A fairly good congregation attended services in Trinity Reformed church on Sunday evening to hear student DeChant, from the Seminary at Lancaster. He is a son of Rev. Abner S. DeChant, D. D., of Hanover.

When writing up the item of the Greenmount canning factory I had it from a knowing source and wrote it as was given me that the firm is Nagle and Leister; so it is, but it is a trio firm Edgar Nagle, Raymond Leister, and Ross Blocher.

The members of the Sunshine held their meeting at the home of Mrs. Treva Wink, on State street, where they all enjoyed a good social time in their new up-to-date bungalow. They carried with them a kitchen shower which they presented to the host that was a feature in the meeting that both the host and the guests all enjoyed. Refreshments were served.

The firemen have arranged to hold a fair and festival on Thursday and Friday evenings, December 20 and 21 in the I. O. O. F. hall. They are getting in readiness to make it a social affair that all can enjoy.

SANDYVILLE

Sunday school 9:30 A. M.; preaching at 10:45 A. M.; C. E. at 7:30 P. M.

The Mite Society met at the home of Mrs. L. W. Caple Friday afternoon, November 23. Important business was transacted, after which refreshments were served.

Mr. Luther Brown had the misfortune of breaking his wrist while cranking his automobile one morning last week.

Mr. and Mrs. Bertrand Caple gave a turkey dinner and oyster supper Thanksgiving Day, to Mr. and Mrs. L. W. Caple and daughter, Lottie, Mr. and Mrs. Walter Taylor and daughter, Charles Zepp, Baltimore; Mr. and Mrs. Lewis Zepp and two sons, Mr. and Mrs. Bernard Oursler and family, Mrs. George Mummaugh and daughter, Mr. and Mrs. Guy W. Caple, Mr. and Mrs. Claude G. Buckingham and daughter and Misses Alice and Ruth Vinson. Some friends called in the evening to enjoy the radio concert by Mr. Lewis Zepp.

Farmers are busy butchering at this time. Some are finishing husking corn. Weather has been ideal for the work.

Mrs. Carrie Shreeve Zepp gave a Thanksgiving dinner to a number of friends.

An auto skidded and up set at this place Sunday afternoon, injuring several of the occupants. They were strangers.

Mr. and Mrs. Nelson Yingling entertained some relatives from Baltimore Thanksgiving Day.

Sandy Mount C. E. Society will hold a pie social next Thursday night, December 13. If inclement it will be held on Friday night. It will be held in the basement of the church. Pie, coffee, cake, ice cream, home made candy and fancy articles for sale. A short program will be rendered.

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